

Fill in this information to identify the case:

Debtor 1 Anthony Earl Jones, Sr.

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Wisconsin

Case number 17-20014-kmp

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,
Name of creditor: as Trustee of the FW Series I Trust

Court claim no. (if known): 6-2

Last 4 digits of any number you use to
identify the debtor's account: 4 9 8 5

Date of payment change:
Must be at least 21 days after date of this notice 10/01/2020

New total payment: \$ 696.57
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 298.56 New escrow payment: \$ 280.98

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Anthony Earl Jones, Sr.

First Name Middle Name Last Name

Case number (if known) **17-20014-kmp**

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Jon J. Lieberman

Signature

Date **08/25/2020**

Print:

Jon J. Lieberman (OH 0058394)

First Name Middle Name Last Name

Title **Attorney for Creditor**

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100

Email **bankruptcy@sottileandbarile.com**

SN Servicing Corporation
323 FIFTH STREET
EUREKA, CA 95501
For Inquiries: (800) 603-0836
Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Final

Analysis Date: August 21, 2020

ANTHONY E JONES
C/O ALEXANDER E GEORGE
55 E MONROE UNIT 3400
CHICAGO IL 60603

Loan: XXXXXXXXXX
Property Address:
320 NORTH 35TH STREET
MILWAUKEE, WI 53208

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from June 2020 to Sept 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Oct 01, 2020:
Principal & Interest Pmt:	415.59	415.59
Escrow Payment:	298.57	280.98
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$714.16	\$696.57

Escrow Balance Calculation	
Due Date:	Jul 01, 2020
Escrow Balance:	(229.95)
Anticipated Pmts to Escrow:	895.71
Anticipated Pmts from Escrow (-):	164.28
Anticipated Escrow Balance:	\$501.48

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(580.70)
Jun 2020		298.58		*		0.00	(282.12)
Aug 2020		298.58		*		0.00	16.46
Aug 2020				246.41	* Forced Place Insur	0.00	(229.95)
					Anticipated Transactions	0.00	(229.95)
Aug 2020		597.14		82.14	Forced Place Insur		285.05
Sep 2020		298.57		82.14	Forced Place Insur		501.48
	\$0.00	\$1,492.87	\$0.00	\$410.69			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: August 21, 2020

ANTHONY E JONES

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	501.48	1,988.33
Oct 2020	280.98	82.14	Forced Place Insur	700.32	2,187.17
Nov 2020	280.98	82.14	Forced Place Insur	899.16	2,386.01
Dec 2020	280.98	82.14	Forced Place Insur	1,098.00	2,584.85
Jan 2021	280.98	2,386.02	City/Town Tax	(1,007.04)	479.81
Jan 2021		82.14	Forced Place Insur	(1,089.18)	397.67
Feb 2021	280.98	82.14	Forced Place Insur	(890.34)	596.51
Mar 2021	280.98	82.14	Forced Place Insur	(691.50)	795.35
Apr 2021	280.98	82.14	Forced Place Insur	(492.66)	994.19
May 2021	280.98	82.14	Forced Place Insur	(293.82)	1,193.03
Jun 2021	280.98	82.14	Forced Place Insur	(94.98)	1,391.87
Jul 2021	280.98	82.14	Forced Place Insur	103.86	1,590.71
Aug 2021	280.98	82.14	Forced Place Insur	302.70	1,789.55
Sep 2021	280.98	82.14	Forced Place Insur	501.54	1,988.39
	<u>\$3,371.76</u>	<u>\$3,371.70</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 397.67. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 561.95 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 501.48. Your starting balance (escrow balance required) according to this analysis should be \$1,988.33. This means you have a shortage of 1,486.85. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 3,371.70. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	280.98
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$280.98</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN
MILWAUKEE DIVISION**

IN RE:

CASE NO. 17-20014-kmp

Anthony Earl Jones, Sr.

CHAPTER 13

Debtor.

JUDGE Katherine M. Perhach

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on August 25, 2020, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Anthony Earl Jones, Sr., Debtor
320 N 35th St
Milwaukee, WI 53208

Andrew M. Golanowski, Debtor's Counsel
wal@geracilaw.com

Kathryn Kay MacKenzie, Debtor's Counsel
wal@geracilaw.com

Lisa Lynn Ellmaurer, Debtor's Counsel
wal@geracilaw.com

Robert Brynjelson, Debtor's Counsel
wal@geracilaw.com

Scott Lieske, Chapter 13 Trustee
ecf@chapter13milwaukee.com

Office of the U.S. Trustee
ustpreion11.mi.ecf@usdoj.gov

Respectfully submitted,

/s/ Jon Lieberman

Jon Lieberman (OH 0058394)
Attorney for Secured Creditor
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
bankruptcy@sottileandbarile.com